

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

CURTIS F SMITH  
SYLVIA MILLER  
Debtor(s)

Case No. 09-48077

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/19/2009.
- 2) The plan was confirmed on 02/25/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/07/2010, 07/21/2011.
- 5) The case was dismissed on 10/28/2011.
- 6) Number of months from filing to last payment: 14.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,330.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$3,767.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$3,767.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$537.48
Court Costs	\$0.00
Trustee Expenses & Compensation	\$204.54
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$742.02**

Attorney fees paid and disclosed by debtor: \$486.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIED CREDIT	Unsecured	115.00	NA	NA	0.00	0.00
ALLIED CREDIT	Unsecured	72.00	NA	NA	0.00	0.00
AMERICAN COLLECTION	Unsecured	768.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	0.00	NA	NA	0.00	0.00
CITY OF CHICAGO	Unsecured	788.17	NA	NA	0.00	0.00
COMCAST	Unsecured	1,005.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	502.00	849.01	849.01	0.00	0.00
CORPORATE COLLECTIONS	Unsecured	67.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT SERVICES	Unsecured	1,182.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT SERVICES	Unsecured	447.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	1,533.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	1,836.00	1,836.57	1,836.57	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	311.00	NA	NA	0.00	0.00
ER SOLUTIONS INC	Unsecured	147.00	NA	NA	0.00	0.00
FIRST REVENUE ASSURANCE	Unsecured	1,056.00	NA	NA	0.00	0.00
IC SYSTEM	Unsecured	51.00	NA	NA	0.00	0.00
IC SYSTEM	Unsecured	51.00	NA	NA	0.00	0.00
IHC LIBERTYVILLE EMERG PHYSI	Unsecured	560.00	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	0.00	0.00	0.00	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	0.00	0.00	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	500.00	420.80	420.80	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	453.92	453.92	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	466.95	466.95	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	833.00	836.62	836.62	0.00	0.00
NATIONAL PROPERTY INVESTORES	Unsecured	0.00	NA	NA	0.00	0.00
NATIONCOLL	Unsecured	950.00	NA	NA	0.00	0.00
NELNET	Unsecured	0.00	NA	NA	0.00	0.00
NELNET	Unsecured	0.00	NA	NA	0.00	0.00
NELNET	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NELNET	Unsecured	0.00	NA	NA	0.00	0.00
NELNET FOR COLLEGE ACCESS NET	Unsecured	0.00	0.00	0.00	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	98.00	NA	NA	0.00	0.00
OXFORD COLLECTION SRVS	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS	Unsecured	1,846.00	1,900.32	1,900.32	0.00	0.00
RECEIVABLES MANAGEMENT INC	Unsecured	90.00	90.00	90.00	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	NA	895.18	895.18	0.00	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
SALUTE VISA GOLD	Unsecured	792.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Secured	16,436.00	16,436.00	16,436.00	2,041.65	983.33
SANTANDER CONSUMER USA	Unsecured	NA	1,506.62	1,506.62	0.00	0.00
ST FRANCIS HOSPITAL	Unsecured	2,572.50	NA	NA	0.00	0.00
STATE DISBURSEMENT UNIT	Unsecured	108.00	NA	NA	0.00	0.00
UNITED STUDENT AID FUNDS	Unsecured	0.00	0.00	0.00	0.00	0.00
UNITED STUDENT AID FUNDS	Unsecured	0.00	0.00	0.00	0.00	0.00
UNITED STUDENT AID FUNDS	Unsecured	0.00	0.00	0.00	0.00	0.00
US BANK	Unsecured	700.00	510.08	510.08	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
VATIV RECOVERY SOLUTIONS LLC	Unsecured	691.00	691.66	691.66	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$16,436.00	\$2,041.65	\$983.33
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$16,436.00</b>	<b>\$2,041.65</b>	<b>\$983.33</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$10,457.73</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$742.02</u>
Disbursements to Creditors	<u>\$3,024.98</u>

**TOTAL DISBURSEMENTS :** **\$3,767.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/29/2011

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.